

To: United States Bankruptcy Court  
For Southern District of New York

Claim # 494 Hubert P Hanson

Reorganized Debtors - The Reader's Digest Assoc, Inc.

Notice of the Reorganized Debtors'

Fifth Omnibus Objection to Certain Books

and Records Claims Related to the Non-Qualified Plans

please refer to attached papers -

I Hubert P Hanson do not agree with Reader's  
Digests Proposed Claim Amount - Please see my  
supporting information to understand the difference  
between their proposed and what I am presenting  
for life expectancies for me and my wife -

Hubert P Hanson

2555 Silver Cloud Dr

Park City, Utah 84060

619-787-8650

hubhan@cox.net

CASE No: 09-23529

PRF 28591\*\*\*

SVC: 2  
PACK No: 30

HUBERT P HANSON  
250 SNOWCANYON DR S  
WINN, UT 84798  
USA

James H.M. Sprayregen P.C.  
Paul M. Basta  
Nicole L. Greenblatt  
KIRKLAND & ELLIS LLP  
601 Lexington Avenue  
New York, New York 10022-4611  
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Counsel to the Reorganized Debtors

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

In re:	)	
	)	Chapter 11
THE READER'S DIGEST ASSOCIATION,	)	
INC., <i>et al.</i> ,	)	Case No. 09-23529 (RDD)
	)	
Reorganized Debtors.	)	Jointly Administered

**NOTICE OF THE REORGANIZED DEBTORS'  
FIFTH OMNIBUS OBJECTION TO CERTAIN BOOKS  
AND RECORDS CLAIMS RELATED TO THE NON-QUALIFIED PLANS**

**HUBERT P HANSON PLEASE TAKE NOTICE THAT:**

You are receiving this notice because The Reader's Digest Association, Inc. and certain of its affiliates (collectively, the "*Reorganized Debtors*")<sup>1</sup> are objecting to your claim(s) by the attached objection (the "*Objection*"). Please take notice that, as a result of the Objection, your claim(s) may be disallowed, expunged, reclassified, reduced or otherwise affected. Therefore, please read this notice and the accompanying Objection very carefully.

<sup>1</sup> The Reorganized Debtors in these chapter 11 cases, along with the last four digits of each Debtor's federal tax identification number, are: Alex Inc. (5531); Allrecipes.com, Inc. (3797); Ardee Music Publishing, Inc. (2291); Christmas Angel Productions, Inc. (2729); CompassLearning, Inc. (6535); Direct Entertainment Media Group, Inc. (2306); Direct Holdings Americas Inc. (1045); Direct Holdings Custom Publishing Inc. (7452); Direct Holdings Customer Service, Inc. (9015); Direct Holdings Education Inc. (5535); Direct Holdings Libraries Inc. (7299); Direct Holdings U.S. Corp. (4998); Funk & Wagnalls Yearbook Corp. (3787); Gareth Stevens, Inc. (2742); Home Service Publications, Inc. (9525); Pegasus Asia Investments Inc. (0077); Pegasus Investment, Inc. (4252); Pegasus Sales, Inc. (3259); Pleasantville Music Publishing, Inc. (2289); R.D. Manufacturing Corporation (0230); RD Large Edition, Inc. (1489); RD Publications, Inc. (9115); RD Walking, Inc. (6509); RDA Holding Co. (7045); RDA Sub Co. (0501); Reader's Digest Children's Publishing, Inc. (6326); Reader's Digest Consumer Services, Inc. (8469); Reader's Digest Entertainment, Inc. (4742); Reader's Digest Financial Services, Inc. (7291); Reader's Digest Latinoamerica, S.A. (5836); Reader's Digest Sales and Services, Inc. (2377); Reader's Digest Sub Nine, Inc. (2727); Reader's Digest Young Families, Inc. (6158); Reiman Manufacturing, LLC (8760); Reiman Media Group, Inc. (1192); Retirement Living Publishing Company, Inc. (9118); Saguaro Road Records, Inc. (2310); Taste of Home Media Group, Inc. (1190); Taste of Home Productions, Inc. (1193); The Reader's Digest Association, Inc. (6769); Travel Publications, Inc. (2927); W.A. Publications, LLC (0229); (Continued...)

### Important Information Regarding the Objection

Grounds for the Objection. By the Objection, the Reorganized Debtors are seeking to *fix and allow your claim listed in the table below* arising from the discontinuation and termination of certain unfunded, non-qualified retirement plans or deferred compensation arrangements that provided the participants with supplemental pension payments (the “*Non Qualified Plans*”) as a general unsecured claim in the amount identified as the “Proposed General Unsecured Amount.”

Claimant Name: HUBERT P HANSON								
				Asserted Claim Amount				Proposed Claim Amount
Claim No.	Date Filed	Debtor	Basis	Secured	Priority	General Unsecured	Filed Claim Total	General Unsecured
494	11/06/2009	The Reader's Digest Association, Inc.	Non-Qualified Retirement Plan		\$648,671.00		\$648,671.00	\$191,025.00

### Resolving the Objection

Resolving Objections. To facilitate the consensual resolution of Objections, certain of the Reorganized Debtors’ personnel and advisors will be available to discuss and potentially resolve Objections to disputed claims without the need to file a formal response or attend a hearing. To facilitate such discussions, please contact David Meyer at Kirkland & Ellis LLP by (i) emailing david.meyer@kirkland.com or (ii) calling (212) 446-4800 within 21 calendar days after the date of this notice. Please have your proof(s) of claim and any related material available for such discussions.

212-446-6419

Parties Required to File a Response. If you are not able to consensually resolve the Objection filed with respect to your claim as set forth above, you must file a response (each, a “*Response*”) with the Court in accordance with the procedures described below.

Response Contents. Each Response must contain the following (at a minimum):

- a. a caption with the name of the Court, the name of the Reorganized Debtors, the case number and the title of the Objection to which the Response is directed;
- b. a concise statement setting forth the reasons why the Court should not grant the Objection with respect to your claim, including the specific factual and legal bases upon which you rely in opposing the objection;

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WAPLA, LLC (9272); Weekly Reader Corporation (3780); Weekly Reader Custom Publishing, Inc. (3276); World Almanac Education Group, Inc. (3781); World Wide Country Tours, Inc. (1189); WRC Media, Inc. (6536). The location of the Reorganized Debtors’ corporate headquarters is: 1 Reader’s Digest Road, Pleasantville, NY 10570.

- c. copies of documentation or other evidence of your claim not previously filed with proof of such claim on which your Response is based (excluding confidential, proprietary or other protected information), copies of which must be provided to the Reorganized Debtors' counsel;
- d. a declaration or other statement of a person with personal knowledge of the relevant facts that support your Response; and
- e. the following contact information:
  - (i) your name, address, telephone number and facsimile number or the name, address, telephone number and facsimile number of your attorney or designated representative to whom the attorneys for the Reorganized Debtors should serve a reply to the Response, if any; or
  - (ii) the name, address, telephone number, facsimile number, and electronic mail address of the party with authority to reconcile, settle or resolve the Objection on your behalf.

**Notice and Service.** Your Response must be filed with the Court and served so as to be *actually received* **prior to 4:00 p.m. prevailing Eastern Time on June 14, 2010** by the following parties:

Reorganized Debtors	Counsel to the Reorganized Debtors
The Reader's Digest Association, Inc. ✓ 1 Reader's Digest Road Pleasantville, New York, 10570 Attn: Andrea Newborn, Senior Vice President, General Counsel and Corporate Secretary	Kirkland & Ellis LLP ✓ 601 Lexington Avenue New York, New York 10022 Attn: Paul M. Basta and Nicole L. Greenblatt
Counsel to the Claims Oversight Committee	United States Trustee
Otterbourg, Steindler, Houston & Rosen, P.C. ✓ 230 Park Avenue New York, New York 10169 Attn: Scott L. Hazan and David M. Posner	Office of the United States Trustee ✓ for the Southern District of New York 33 Whitehall Street, 21st Floor New York, New York 10004 Attn: Andrea Schwartz

**Objection Procedures.** On March 9, 2010, the United States Bankruptcy Court for the Southern District of New York (the "**Court**") entered an order [Docket No. 686] approving procedures for filing and resolving objections to claims asserted against the Reorganized Debtors in these chapter 11 cases (the "**Objection Procedures**"). *Please review the Objection Procedures to ensure your response to the Objection, if any, is timely and correctly filed and served.*

**Failure to Respond.** Only Responses filed and served in accordance with the procedures set forth herein will be considered by the Court at the hearing. **Absent reaching an agreement with the Reorganized Debtors resolving the Objection to a claim, failure to timely file and**

serve a Response as set forth herein may result in the Court granting the objection without further notice or hearing. Upon entry of an order, affected creditors will be served notice of entry, and a copy, of the order.

#### **Hearing on the Objection**

**Date, Time and Location.** A hearing on the Objection will be held on June 18, 2010, at 10:00 a.m. prevailing Eastern Time, before the Honorable Robert D. Drain, United States Bankruptcy Judge, at the Hon. Charles L. Brieant Jr. Federal Building and Courthouse, 300 Quarropas Street, White Plains, New York, 10601-4104. The hearing may be adjourned at the Court's or Debtors' discretion. **You must attend the hearing if you disagree with the Objection and have filed a Response.**

**Discovery.** If the Reorganized Debtors determine that discovery is necessary in advance of a hearing on an Objection, the Reorganized Debtors will serve notice on the affected claimant and its counsel of record that the scheduled hearing will be treated as a status conference during which the parties will request that the Court issue a scheduling order to facilitate litigation, if necessary. Such notice may be incorporated into the initial agenda letter for the hearing, or may be provided by separate notice.

#### **Additional Information**

**Questions/Information.** Copies of the Objection, the Objection Procedures or any other pleadings filed in these chapter 11 cases are available, free of charge, upon request to the Reorganized Debtors' noticing and claims agent, Kurtzman Carson Consultants LLC, by calling (866) 967-0491, emailing [kcc\\_rda@kccllc.com](mailto:kcc_rda@kccllc.com) or visiting <http://www.kccllc.net/readers>. Please note that all questions regarding your claim should be directed to David Meyer as set forth above. **Please do not contact the Court to discuss the merits of your claim or any Objection filed with respect thereto.**

#### **Reservation of Rights**

**NOTHING IN ANY OBJECTION OR IN ANY OBJECTION NOTICE IS OR SHALL BE DEEMED TO CONSTITUTE A WAIVER OF ANY OF THE REORGANIZED DEBTORS' RIGHTS TO DISPUTE ANY CLAIM, ASSERT ANY COUNTERCLAIM, SEEK OFFSET OR RECOUPMENT, ASSERT DEFENSES, OBJECT TO THE CLAIM (OR ANY OTHER CLAIMS OR CAUSES OF ACTION OF ANY CLAIMANT OR SCHEDULED CLAIMS) ON ANY GROUND NOT PREVIOUSLY RAISED IN AN OBJECTION OR SEEK TO ESTIMATE ANY CLAIM AT A LATER DATE (UNLESS THE COURT ALLOWS A CLAIM OR SPECIFICALLY ORDERS OTHERWISE). IN THE EVENT, THE REORGANIZED DEBTORS RAISE ANY SUBSEQUENT OBJECTION TO YOUR CLAIM, YOU WILL RECEIVE A SEPARATE NOTICE.**



December 11, 2008

**PRIVATE & CONFIDENTIAL**

Mr. Hubert P. Hanson  
250 SnowCanyon Dr. 51  
Ivins, UT 84738

**Re: The Reader's Digest Association, Inc. Excess Plan**

Dear Mr. Hanson:

A portion of your retirement benefit is payable from the Reader's Digest Association, Inc. Excess Plan. The details of this benefit are as follows:

- Monthly Benefit Amount = \$1,613.61
- Form of Payment = 50% Joint & Survivor Annuity
- Commencement Date = December 1, 2008

This benefit can not be deferred and will automatically be paid out by Reader's Digest. Please complete the following forms within the next 30 days so your elections for this benefit can be processed prior to the benefit being paid out. The required forms are below:

- Form W-4 - Complete this for Federal tax withholding purposes.

Please note that if your forms are not received by December 31, 2008, the following default elections will be applied to your benefit payment:

- Federal Tax Default-- *married with 3 exemptions*

If you have any questions, please call the Reader's Digest Retirement Service Center at 1-877-754-9529. Customer Service Representative are available from 9:00 am to 5:00 pm Eastern Time.

Sincerely,

Reader's Digest Retirement Service Center

Reader's Digest Retirement Service Center  
P.O. Box 9740  
Providence, RI 02940-9740

In re The Reader's Digest Association, Inc. et al.

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Case No. 09-23529

Jointly Administered

Name of Debtor (specify Debtor name):

The Reader's Digest Association, Inc.

Case Number (specify Case Number):

09-23529

NOTE: This form should not be used to make a claim for an administratively expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A request for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.

Name of Creditor (The person or other entity to whom the debtor owes money or property):

HANSON HUBERT P  
250 SNOWCANYON DR 51  
IVINS, UT 84738  
USA

- ☐ Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
- ☐ Check box if you have never received any notices from the bankruptcy court in this case.
- ☐ Check box if the address differs from the address on the envelope sent to you by the court.

The Debtor has listed your claim on Schedule F as a General Unsecured claim in the amount of \$191,025.00.

If you agree with this characterization and amount, you do not need to complete and return this form. If you disagree, please complete and return this form accordingly.

If address differs from above, please provide the name and address where notices should be sent:

Creditor Name:

Telephone: # 619-787-8650

Address:

City/St/Zip:

This Space is for Court Use Only

Account or other number by which creditor identifies debtor:

Check here if this claim

☐ replaces☐ amends

a previously filed claim, dated \_\_\_\_\_

## 1. Basis for Claim

- ☐ Goods sold
- ☐ Services performed
- ☐ Money loaned
- ☐ Personal injury/wrongful death
- ☐ Taxes
- ☐ Other \_\_\_\_\_

- ☒ Retiree benefits as defined in 11 U.S.C. § 1114(a)
- ☐ Wages, salaries, and compensation (fill out below)
- Last four digits of SS #: \_\_\_\_\_
- Unpaid compensation for services performed from \_\_\_\_\_ to \_\_\_\_\_ (date) (date)

## 2. Date debt was incurred:

August 24, 2009

## 3. If court judgment, date obtained:

## 4. Total Amount of Claim at Time Case Filed:

\$ 648,671

(Unsecured)

\$

(Secured)

\$ 648,671

(Priority)

\$ 648,671

(Total)

If all or part of your claim is secured or entitled to priority, also complete Item 5, 6 or 7 below.

☐ Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

## 5. Secured Claim.

☐ Check this box if your claim is secured by collateral (including a right of setoff).

Brief Description of Collateral:

- ☐ Real Estate ☐ Motor Vehicle
- ☐ Other \_\_\_\_\_

Value of Collateral: \$ \_\_\_\_\_

Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ \_\_\_\_\_

## 6. Unsecured Nonpriority Claim \$

- ☐ Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.

## 7. Unsecured Priority Claim.

☒ Check this box if you have an unsecured priority claim.

Amount entitled to priority \$ 648,671

Specify the priority of the claim: Reader's Digest Ass. Inc. - Excess Plan

- ☐ Administrative expenses pursuant to 11 U.S.C. § 503(b)(9) for the value of any goods received by the Debtors within 20 days before the Petition Date - 11 U.S.C. § 507(a)(2). Value of goods entitled to priority \$ \_\_\_\_\_
- ☐ Wages, salaries, or commissions (up to \$10,950\*), earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, which ever is earlier - 11 U.S.C. § 507(a)(4).
- ☐ Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).
- ☐ Up to \$ 2,425\* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).
- ☐ Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).
- ☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).
- ☐ Other - Specify applicable paragraph of 11 U.S.C. § 507(a)( ).

\* Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with response to cases commenced on or after the date of adjustment.

## 8. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.

9. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. If the supporting documents are in excess of 100 pages, you may attach a summary of them and a list of each document you have relied upon. DO NOT SEND ORIGINAL DOCUMENTS.

10. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

This Space is for Court Use Only

Date

11-4-09

Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):

Hubert P. Hanson Hubert P. Hanson

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.





I

S

**Foundation for Infinite Survival, Inc.**

*(science and philosophy in a unified system of thought)*

**Life-Extension & Control of Ageing Program**

Berkeley, California, USA  
<http://www.fis.org>

## THE LIFE-EXPECTANCY CALCULATION(c)

One of the best ways to gain an understanding of life-extension science is to see how it might pertain to you, and that can be done by making an estimate of your own, personal, life-expectancy. Print this (it is about 10 pages) and do the calculations by hand. For a shortened calculation which will give an idea about personal life-expectancy without any life-extension technology, David Garrison, has created an

To summarize the basic principles, the quality and length of your survival depends on multiple factors: 1) the genetics of your species, 2) the genetics of your familial strain, 3) your social and ecological environments, 4) your personal life-style and behaviour, and 5) your access to certain medical technologies. Further, and most important, the quality and length of your survival will depend on progress in certain areas of basic research in the life-extension sciences. This will be a dynamic calculation, and we will combine all aspects.

### SCENARIO 1 - YOUR ACTUARIAL LIFE-EXPECTANCY & YEARS REMAINING

Because you are from a particular species called human, you conform to the general life-span pattern which is characteristic of the genetics of that species. In addition, because you live within a particular social and environmental context, your species life-span is allowed to express itself according to varying degrees of its full potential. Thus, the first figure to be used in calculating your life-span is the actuarial or average life-span for humans, living within your particular cultural and environmental setting.

What follows are two tables (one for males and the other for females, taken from 1997 data for the U.S. National Center for Health Statistics) in which the average life-expectancies are listed for different age categories. The tables are standard actuarial calculations, and the figures apply to an average industrialized civilization. We will use this figure as a starting point. Go to your current age in the table and note the number of years of your life-expectancy according to your sex. You may round the fractions of so desired.

**LIFE-EXPECTANCY TABLE - Males**

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Age	Life span	Age	Life span	Age	Life span	Age	Life span
20	75.6	41	77.2	62	80.7	83	89.6
21	75.7	42	77.3	63	81.0	84	90.2
22	75.8	43	77.4	64	81.3	85	90.8
23	75.9	44	77.5	65	81.6	86	91.5
24	75.9	45	77.7	66	81.9	87	92.2
25	76.0	46	77.8	* 67	82.2	88	92.8
26	76.1	47	77.9	68	82.6	89	93.6
27	76.2	48	78.0	69	82.9	90	94.3
28	76.2	49	78.2	70	83.3	91	95.0
29	76.3	50	78.3	71	83.7	92	95.8
30	76.4	51	78.4	72	84.1	93	96.6
31	76.4	52	78.6	73	84.5	94	97.4
32	76.5	53	78.8	74	85.0	95	98.2
33	76.6	54	78.9	75	85.4	96	99.0
34	76.7	55	79.1	76	85.9	97	99.9
35	76.7	56	79.3	77	86.4	98	100.7
36	76.8	57	79.5	78	86.9	99	101.6
37	76.9	58	79.7	79	87.4	100	102.5
38	77.0	59	79.7	80	87.9	100+	102.4
39	77.1	60	80.2	81	88.5		
40	77.1	61	80.4	82	89.0		

**LIFE-EXPECTANCY TABLE - Females**

Age	Life span	Age	Life span	Age	Life span	Age	Life span
20	81.2	41	81.9	62	84.3	83	91.0
21	81.2	42	82.0	63	84.5	84	91.5
22	81.2	43	82.1	64	84.7	85	92.1
23	81.3	44	82.1	65	84.9	86	92.6
24	81.3	45	82.2	66	85.2	87	93.2
25	81.3	46	82.3	* 67	85.4	88	93.8
26	81.4	47	82.4	68	85.7	89	94.4
27	81.4	48	82.4	69	85.9	90	95.0
28	81.4	49	82.4	70	86.2	91	95.7
29	81.4	50	82.6	71	86.5	92	96.4

30	81.5	51	82.7	72	86.8	93	97.1
31	81.5	52	82.8	73	87.1	94	97.8
32	81.5	53	82.9	74	87.4	95	98.6
33	81.6	54	83.0	75	87.8	96	99.4
34	81.6	55	83.2	76	88.1	97	100.1
35	81.7	56	83.3	77	88.5	98	101.0
36	81.7	57	83.4	78	88.9	99	101.8
37	81.7	58	83.6	79	89.3	100	102.6
38	81.8	59	83.7	80	89.7	100+	102.5
39	81.8	60	83.9	81	90.1		
40	81.9	61	84.1	82	90.6		

Record your ACTUARIAL LIFE-EXPECTANCY here:

Minus your present age:

Equals THE NUMBER OF YEARS REMAINING TO YOU.

(1a) 82.2

(1b) - 67.2

(1c) = 15

The above actuarial life-expectancy is a general statistical calculation. More precisely, your personal life-expectancy is also a function of other factors such as: your particular genetics, your social setting, your personal environment, and certain behavioural factors. In addition, the consequences of participating in the Life-Extension Program and the prospective benefits from progress in specific areas of research will all have a tangible effect on your vitality and longevity. Next, we will consider these aspects.

## SCENARIO 2 - THE EFFECTS OF GENETICS, SOCIAL FACTORS, BEHAVIOUR, AND ENVIRONMENT ON YOUR LIFE-EXPECTANCY.

The following genetic, social, behavioural, and environmental factors are known to relate to your health, to your proneness to specific diseases, and to the length of your life-span. (This aspect of the calculation is taken from Sacher GA 1997; Life Table Modification and Life Prolongation. In: Handbook of The Biology of Aging; [Eds. Finch CE and Hayflick L]; Van Nostrand Reinhold, 1997, pg.582-638.) In answering the questions below, make your notations as you read the material. At the end of this section, you will add and subtract the various factors and make an adjustment to your life-expectancy and number of years remaining. If you cannot answer a particular question, disregard it.

### GENETIC FACTORS:

For each grandparent or parent who died of heart attack or stroke before age 50, subtract 2 years; and for any who died from those diseases between the ages of 51-60, subtract 1.

- 2

If any of your predecessors had diabetes, thyroid disorders, or cancer and you are not taking special precautions as advised by a doctor, then subtract 1 year for each disorder.

**SOCIAL AND CULTURAL FACTORS:**

If you live in an average industrialized society, make no change. If you live in an advanced technological society, add 2 years to your life-span.

+ 2

If you live in an emerging industrial society, subtract 5 years.

If you graduated from college, add 1 year.

+ 1

If your income is less than \$12,000, subtract 2 years.

**PERSONAL BEHAVIOURAL FACTORS:**

If most of your life you have maintained optimal body weight (i.e., you are presently and have been for some time neither over-weight nor under-weight by more than about 5 lbs, add 5 years to your life-expectancy.

+ 5

If you are between 12 - 14 lbs. underweight, subtract 1 year; if 15 or more lbs. underweight, subtract 2 years.

If you are overweight, subtract 1 year for every 10 pounds over your ideal weight.

If you skip meals frequently, if you do not regularly eat two or three meals per day (including breakfast), and if you eat hurriedly, then subtract 1 year.

Subtract 1 year for each of the following types of food which you eat routinely:

fast foods,

refined sugar,

fatty foods,

salty foods.

- 1

If you eat at least one meal a day containing foods from the basic food groups, add 2 years.

+ 2

If you take a multiple vitamin and mineral daily or extra vitamin A, C, or E, add 1 year.

+ 1

If you eat a high-fiber food daily, add 1 year.

+ 1

If you are a moderate drinker of alcohol (i.e. 1 glass of wine or 1 cocktail per day) add 1 year.

+ 1

If you drink alcohol more than 2 per day, subtract 2 years for every 2 drinks beyond that.

If you frequently sleep fewer than 5 hours or more than 9 hours, subtract 2 years.

If you smoke more than 40 cigarettes per day, subtract 8 years of 14

If 20-40 cigarettes per day, subtract 6 years.

If 10-20 cigarettes per day, subtract 3 years.

If you do not smoke but live or work with smokers, subtract 2 year.

If you exercise for half an hour or more at least three times per week, add 2 years (note: only the more strenuous, aerobically sustained, exercising counts such as swimming, hiking, racket ball, jogging, etc.).

If you are sedentary in work and outside of work, subtract 2 years.

If you lead a mentally active life, add 1 year.

If you are often bored and depressed, subtract 1 year.

If you are basically happy, add 1 year.

If you are under chronic emotional stress and anxiety, subtract 2 years.

If you are calm and easy-going, add 1 year.

If you are highly aggressive, competitive, or easily irritated, subtract 1 year.

#### ENVIRONMENTAL FACTORS:

If you live in a polluted environment, subtract 1 year.

If you work in a polluted environment, subtract 3 years.

#### PERSONAL BIO-MEDICAL FACTORS:

If your blood pressure is 130/90, subtract 1; if it is 140/90, subtract 3; and if it is 150/100 or greater subtract 5.

If you take therapeutic drugs on a prolonged basis which have known side-effects, subtract 2 years.

If your blood cholesterol is 220 or more, subtract 1 year.

If your hdl cholesterol is low, subtract 1 year.

If you frequently take drugs for recreation purposes, subtract 2.

If you have annual or semi-annual comprehensive examinations for preventive medicine, add 2.

#### SUMMARIZE THE PREVIOUS FIGURES HERE:

The total years added

(2a)+

The total years subtracted

(2b)-

Next, in order to establish the effects of those personal genetic, social, behavioural, and environmental factors on your life-expectancy, complete the following calculation.

#### YOUR ADJUSTED LIFE-EXPECTANCY & NUMBER OF YEARS REMAINING.

Your ACTUARIAL LIFE-EXPECTANCY from Scenario 1

(1a) 82.2

Plus the total additions from Scenario 2 (above)

(2a)+ 20.

Minus ~~the~~ <sup>your</sup> subtractions from Scenario 2 (above)

(2b)- 3

Equals your ADJUSTED LIFE-EXPECTANCY

(2c)= 99.2

Minus your present age:

(1b)- 67.2

Equals THE NUMBER OF YEARS REMAINING TO YOU.

(2d)= 32.

### SCENARIO 3 - THE LIFE-EXTENSION & CONTROL OF AGEING PROGRAM - PHASE I

Assume that you participate in the Life-Extension Program and that, with reasonable diligence, you do the following within a period of about 3 years:

a) have the routine comprehensive testing at appropriate intervals to identify risk factors and track general health status; and

*plus 3.2 years  
for my wife  
amount at 50% for  
survivor*

b) implement the various categories of Phase I Life-Extension Applications (i.e., the procedures in Nutrition, Physical Conditioning, Toxicology, Psychological Factors, and Disease Prevention).

*1 yr amount is  
\$19,363.32  
x 32*

*\$619,626.24*

*plus 3 yrs @ 50%*

*\$29,044.98*

*Total = \$648,671*

Again, we will assume that it takes a person a good 3 years to implement the basic Phase I applications and, as a consequence of such practice, you are able to normalize or compensate for all of the negative factors in the previous calculation in Scenario 2. (The optimization of personal behaviour, environment, social factors and the compensation for any particular genetic predispositions to disease are the main objectives of Phase I Applications.)

Now, make a modification in your life-expectancy by doing the following calculation. From the last adjusted life-expectancy above (2c), take the total number of years which were subtracted from your life-expectancy, and add those years back to your adjusted life-expectancy.

Your ADJUSTED LIFE-EXPECTANCY from Scenario 2

(2c) \_\_\_\_\_

Plus the TOTAL SUBTRACTIONS from Scenario 2

(2b)+ \_\_\_\_\_

Equals your PHASE I LIFE-EXPECTANCY:

(3a)= \_\_\_\_\_

Minus 3 years for implementation:

(3b)- 3

Minus your present age

(1b)- \_\_\_\_\_

equals THE NUMBER OF YEARS REMAINING TO YOU.

(3c)= \_\_\_\_\_

Here, we have derived an estimate of a life-expectancy which is reasonably possible with the practices and procedures that are currently available. We believe that this estimate is conservative and that more actually can be achieved in most people. It will require some training, a moderate amount of self-discipline, and an investment of some time and money. However, all of those should be within the reach of most people.

### SCENARIOS 4-8 - THE BENEFITS FROM EXPECTED PROGRESS IN LIFE-